

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION AT CINCINNATI**

**Norma Lee,  
Plaintiff**

**-vs-**

**Case No. 1:06-cv-585**

**Javitch, Block & Rathbone, LLP,  
Defendant**

**JUDGMENT**

**X Jury Verdicts.** This action came before the Court for a trial by jury. The issues have been tried and the jury has rendered its verdicts.

**Decision by Court.** This action came to trial or hearing before the Court. The issues have been tried or heard and a decision has been rendered.

**IT IS ORDERED AND ADJUDGED** that the jury finds that:

1) At the time Victor Javitch signed the garnishment affidavit, he had a reasonable basis to believe that plaintiff's bank account may have contained funds other than personal earnings that were legally exempted from garnishment;

2) Defendant used a false, deceptive or misleading representation or means in connection of a debt;

3) Defendant used a false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning plaintiff;

4) Defendant used an unfair or unconscionable means to attempt to collect a debt;

5) Defendant's violation was intentional and resulted from a bona fide error, notwithstanding the maintenance of procedures reasonably adapted to avoid any such error;

6) \$43,000 in actual damages is awarded for defendant's violation of the FDCPA;

7) \$1,000 in statutory damages is awarded for defendant's violation of the FDCPA;

8) Defendant committed an "unfair" action in violation of Ohio Revised Code Section 1345.02;

1345.02;

10) Defendant committed an “unconscionable” act in violation of Ohio Revised Code Section 1345.03;

11) Defendant’s violation of the Ohio Consumer Sales Practices Act was intentional and resulted from a bona fide error, notwithstanding the maintenance of procedures reasonably adapted to avoid such error;

12) Defendant acted knowingly when it violated the OCSPA;

13) \$603 in actual economic damages is awarded for defendant’s violation of the Ohio Consumer Sales Practices Act;

14) \$5,000 in non-economic damages is awarded for defendant’s violation of the Ohio Consumer Sales Practices Act.

Date: January 28, 2008

James Bonini, Clerk

By: s/Mary C. Brown  
Mary C. Brown, Deputy Clerk